



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/316546

Customer No.: 22927

Attorney Docket No.: 99-012

Date Filed: May 21, 1999

Title: METHOD AND APPARATUS FOR PROCESSING
CREDIT CARD TRANSACTIONS

Applicants: Walker et al.

Group Art Unit: 3624

Examiner: KARMIS, Stefano
(571) 272-6744 /voice
(571) 273-8300 /fax**RESPONSE****after the Advisory Action mailed September 13, 2005**Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Advisory Action mailed September 13, 2005 (Paper No. / Mail Date 09012005), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.